

NEW HAMPSHIRE INSURANCE DEPARTMENT

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Sylvio L. Dupuis
Insurance Commissioner

BULLETIN

TO: All Insurers Licensed to Sell Accident and Health Insurance, Health Maintenance Organizations and Nonprofit Health Service Corporations

FROM: New Hampshire Insurance Department

DATE: December 2, 1994

RE: **Chapter 298, Laws of 1994 (SB 767-FN)**

The subject new law, which becomes effective January 1, 1995, requires each insurer that issues or renews any policy of group or blanket health insurance; each hospital or medical service corporation and each health maintenance organization providing benefits for disease or sickness in the State of New Hampshire to provide benefits for treatment and diagnosis of certain mental illnesses under the same terms and conditions which are no less extensive than coverage provided for any other type of health care or physical illness.

The mental illness covered by this law are the following:

- (a) Schizophrenia
- (b) Schizoaffective Disorder
- (c) Major Depressive Disorder
- (d) Bipolar Disorder
- (e) Paranoia and other psychotic disorders
- (f) Obsessive-compulsive disorder
- (g) Panic Disorder
- (h) Pervasive developmental disorder or autism

With respect to new business issued on or after January 1, 1995, the subject new law shall apply beginning upon the date of issue. With respect to existing business, the new law shall apply upon the first renewal to occur on or after January 1, 1995.

This new law shall apply in the case of every insured or covered member whose insurance or coverage is based on employment if the employee is both a resident of New Hampshire and is principally employed in New Hampshire. The new law shall also apply in the case of the insured or covered dependents of such employees. In those cases where coverage or insurance is not based on employment, Chapter 298 shall apply if the insured or covered member is a resident of New Hampshire.

It shall be necessary for insurers, hospital service corporations, medical service corporations and health maintenance organizations to revise or amend all policies, contracts, certificates, subscriber agreements and evidence of coverage documents affected so that they reflect the provisions of Chapter 298 as it becomes effective with respect to each of the foregoing documents. Any such revisions or amendments that do not list or otherwise identify the eight mental illness covered by Chapter 298 will not be considered acceptable disclosure of the new law's provisions by this Department.

Any carrier with any questions relative to this Bulletin or questions regarding Chapter 298 is advised to contact Robert C. Warren, Jr., Director, Life, Accident and Health Insurance Divisions at **603-271-2261** or by FAX at **603-271-1406**.